

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In Re:

Robert Scott Schnars

Debtor(s)

Chapter: 13

Case No.: 4:19-bk-05102

NOTICE

The confirmation hearing on the 1st Amended Plan ("Plan") has been scheduled for the Debtor(s) at the following date, time, and location:

Date: 4/17/2020 Time: 10:00 am

Location: U.S. Courthouse, 3rd Floor Courtroom, 240 W. Third St, Williamsport, PA 17701

The deadline for filing objections to confirmation of the Plan is: 4/10/2020.

For cases before the Hon. Robert N. Opel, II (indicated in the Case No. with the initials "RNO"):

Any objections to confirmation of the Plan will be heard at the above-scheduled confirmation hearing. Counsel should be prepared to proceed on any unresolved objections to the Plan at this time.

For cases before the Hon. Henry W. Van Eck (indicated in the Case No. with the initials "HWV"):

Evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined at the confirmation hearing that an evidentiary hearing is required, an evidentiary hearing will be scheduled for a future date.

A copy of the Plan is enclosed with this Notice. A copy may also be obtained from the case docket through PACER or from the Bankruptcy Clerk's Office.

Requests to participate in a hearing telephonically shall be made in accordance with Local Bankruptcy Rule 9074-1(a).

Date: 3/12/2020

Filed by: /s/Matthew J. Zeigler #83367
353 Pine St, Suite 3
Williamsport, PA 17701

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Robert Scott SchnarsCHAPTER 13
CASE NO. **4:19-bk-05102**

- ☐ ORIGINAL PLAN
☒ XAMENDED AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
☐ Number of Motions to Avoid Liens
☐ Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$93,346.20**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1	60	1,555.77	0.00	1,555.77	93,346.20
				Total Payments:	\$93,346.20

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit

payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$118,397.45**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Mariner Finance	2006 Ford Mustang 125000 miles Vehicle: Engine is BAD	6621
Usaa Federal Savings B	2005 Ford F350 - SRW 125,000 miles Vehicle: Lifted to extent of PA DOT Law	0652
USAA Federal Savings Bank	1435 Scott St Williamsport, PA 17701 Lycoming County 3 beds 3 baths 1382 sq ft rental administered by Vested Estates LLC	5700
Woodlands Bank	1431/1433 Scott Street Williamsport, PA 17701 Lycoming County 6 bedrooms 2 baths 2080 sq. ft Duplex Administered by Vested Estates LLC	2166

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Woodlands Bank	1345 TALLMAN HOLLOW RD MONTOURSVILLE, PA 17754-8591 Residence: 40-Acre Farm / Horse Boarding Facility	6134

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
USAA Federal Savings Bank	1435 Scott St Williamsport, PA 17701 Lycoming County 3 beds 3 baths 1382 sq ft rental administered by Vested Estates LLC	\$4,155.50	\$0.00	\$4,155.50
Woodlands Bank	1345 TALLMAN HOLLOW RD MONTOURSVILLE, PA 17754-8591 Residence: 40-Acre Farm / Horse Boarding Facility	\$28,519.00	\$0.00	\$28,519.00

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- In addition to the retainer of \$ 2,000.00 already paid by the Debtor, the amount of \$ 2,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Lycoming County Central Collections	\$0.00
Lycoming County Central Collections	\$0.00

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified.
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
☐ entry of discharge.
☒ closing of case.

7. DISCHARGE: (Check one)

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: March 12, 2020

/s/ Matthew J. Zeigler

Matthew J. Zeigler

Attorney for Debtor

/s/ Robert Scott Schnars

Robert Scott Schnars

Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.

FORM C

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:**Robert Schnars****CHAPTER: 13****Debtor(s) CASE NO. 4:19-bk-05102**

CERTIFICATE OF SERVICE

I, certify that I am more than 18 years of age and that on March 12, 2020, I served a copy of 1st Amended Plan on the following parties in this matter.

Name and Address	Mode of Service
American Express PO Box 981535 El Paso, TX 79998-1535	First class mail
Best Buy/cbna PO Box 6497 Sioux Falls, SD 57117	First class mail
Capital One N.A. PO Box 30281 Salt Lake City, UT 84130	First class mail
Chase Card Services PO Box 15298 Wilmington, DE 19850-5298	First class mail
Citibank Customer Service PO Box 6500 Sioux Falls, SD 57117	First class mail
Discover Fin Svcs LLC POB 15316 Wilmington, DE 19850	First class mail

FORM C

Enhanced Recovery Co L 8014 Bayberry Road Jacksonville, FL 32256	First class mail
First Bankcard PO Box 2340 Omaha, NE 68103	First class mail
First Premier Bank 3820 N. Louise Ave Sioux Falls, SD 57107	First class mail
Jcmcb Card PO Box 15298 Wilmington, DE 19850	First class mail
Lending Club Corp 595 Market St San Francisco, CA 94105	First class mail
LVNV Funding LLC c/o Resurgent Capital Services P.O. Box 10497 Greenville, SC 29603	First class mail
Lycoming County Central Collections 48 West Third St. Williamsport, PA 17701	First class mail
Mariner Finance 8211 Town Center Dr Nottingham, MD 21236	First class mail
Midland Funding 320 East Big Beaver Troy, MI 48083	First class mail

FORM C

Mo Family Support Division PO Box 2320 Jefferson City, MO 65102	First class mail
Navy Federal Credit Union 820 Follin Ln SE Vienna, VA 22180	First class mail
Northumberland County DOMESTIC RELATIONS SECTION PO BOX 369 320 N SECOND ST 2ND FLOOR SUNBURY PA 17801	First class mail
Paypal Credit 2211 North First St San Jose, CA 95131	First class mail
Penn Credit Corporation 916 S. 14 th St. Harrisburg, PA 17104	First class mail
Portfolio Recovery Associates 120 Corporate Blvd Suite 1 Norfolk, VA 23502	First class mail
Sallie Mae Bank PO Box 3229 Wilmington, DE 19804	First class mail
Sunoco Rewards Card 6716 Grade Lane Building 9, Suite 910 Louisville, KY 40213	First class mail
Synco/Lowes PO Box 956005 Orlando, FL 32896	First class mail

FORM C

TD Bank USA/Targetcred PO Box 673 Minneapolis, MN 55440	First class mail
US Dept of Ed/gleisi 2401 International Lane Madison, WI 53704	First class mail
USAA Federal Savings Bank PO Box 47504 San Antonio, TX 78265	First class mail
USAA Federal Savings Bank 8950 Cypress Waters Blvd Suite B Coppell, TX 75019	First class mail
USAA Savings Bank 10750 McDermott San Antonio, TX 78288	First class mail
Woodlands Bank 2450 East Third St Williamsport, PA 17701	First class mail

I certify under penalty of perjury that the foregoing is true and correct.

Dated: March 12, 2020

Name: /s/Matthew J. Zeigler

Printed name of Attorney

Address: 353 Pine Street, Suite 3

Williamsport, PA 17701 570-599-2211